

MEMORANDUM

Agenda Item No. 11(A)(3)

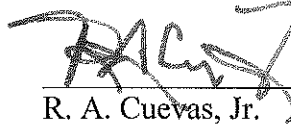
TO: Honorable Chairman Jean Monestime
and Members, Board of County Commissioners

DATE: March 17, 2015

FROM: R. A. Cuevas, Jr.
County Attorney

SUBJECT: Resolution urging the Florida
Legislature to reduce regulations
on jewelry loan centers and
create a new category for jewelry
loan centers instead of regulating
them as pawnbrokers

The accompanying resolution was prepared and placed on the agenda at the request of Prime Sponsor Vice Chairman Esteban L. Bovo, Jr.



R. A. Cuevas, Jr.
County Attorney

RAC/cp




MEMORANDUM

(Revised)

TO: Honorable Chairman Jean Monestime
and Members, Board of County Commissioners

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Please note any items checked.

- ☐ "3-Day Rule" for committees applicable if raised
- ☐ 6 weeks required between first reading and public hearing
- ☐ 4 weeks notification to municipal officials required prior to public hearing
- ☐ Decreases revenues or increases expenditures without balancing budget
- ☐ Budget required
- ☐ Statement of fiscal impact required
- ☐ Ordinance creating a new board requires detailed County Mayor's report for public hearing
- ☒ No committee review
- ☐ Applicable legislation requires more than a majority vote (i.e., 2/3's ____, 3/5's ____, unanimous ____) to approve
- ☐ Current information regarding funding source, index code and available balance, and available capacity (if debt is contemplated) required

Approved _____ Mayor
Veto _____
Override _____

Agenda Item No. 11(A)(3)
3-17-15

RESOLUTION NO. _____

RESOLUTION URGING THE FLORIDA LEGISLATURE TO
REDUCE REGULATIONS ON JEWELRY LOAN CENTERS
AND CREATE A NEW CATEGORY FOR JEWELRY LOAN
CENTERS INSTEAD OF REGULATING THEM AS
PAWNBROKERS

WHEREAS, Chapter 539 of the Florida Statutes currently regulates pawnbrokers, who may handle a wide variety of goods, including electronics, collectibles, musical instruments, firearms, jewelry, and tools, that are pledged in exchange for the advancement of loans; and

WHEREAS, jewelry stores that also have a small ancillary business of advancing loans in exchange for jewelry are currently regulated as pawnbrokers; and

WHEREAS, the current pawnbroker regulations may place a considerable burden on these jewelry stores, which serve a unique market, and both these jewelry stores and their customers could be better served by regulations that are tailored to these ancillary jewelry loan businesses; and

WHEREAS, it would be beneficial to small businesses and to the state economy to reduce regulations on these types of uses that are ancillary to jewelry stores, by creating a new category of "jewelry loan center" with regulations tailored specifically for them, instead of regulating them as pawnbrokers; and

WHEREAS, such tailored regulations for "jewelry loan centers" could still provide sufficient protections to consumers, while at the same time avoiding those regulations that would be better suited to pawnbrokers, who may focus entirely on advancing loans and may deal with a wide variety of goods; and

WHEREAS, such reductions in regulations for jewelry loan centers may encourage entrepreneurship and economic growth by allowing new businesses to be established and licensed more easily,

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that this Board hereby:

Section 1. Urges the Florida Legislature to reduce regulations on jewelry stores that have a small ancillary business of advancing loans in exchange for jewelry, by creating a new category for "jewelry loan centers," with regulations tailored for such businesses, instead of regulating such uses as pawnbrokers.

Section 2. Directs the Clerk of the Board to transmit certified copies of this resolution to the Governor, the Senate President, the House Speaker, the Chair and Members of the Miami-Dade State Legislative Delegation.

Section 3. Directs the County's state lobbyists to advocate for the passage of legislation and promulgation of rules accomplishing the goals set forth herein, and authorizes and directs the Office of Intergovernmental Affairs to amend the 2015 state legislative package to include this item.

The Prime Sponsor of the foregoing resolution is Vice Chairman Esteban L. Bovo, Jr. It was offered by Commissioner _____, who moved its adoption. The motion was seconded by Commissioner _____ and upon being put to a vote, the vote was as follows:

Jean Monestime, Chairman
Esteban L. Bovo, Jr., Vice Chairman

Bruno A. Barreiro

Jose "Pepe" Diaz

Sally A. Heyman

Dennis C. Moss

Sen. Javier D. Souto

Juan C. Zapata

Daniella Levine Cava

Audrey M. Edmonson

Barbara J. Jordan

Rebeca Sosa

Xavier L. Suarez

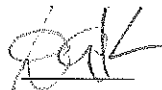
The Chairperson thereupon declared the resolution duly passed and adopted this 17th day of March, 2015. This resolution shall become effective upon the earlier of (1) 10 days after the date of its adoption unless vetoed by the County Mayor, and if vetoed, shall become effective only upon an override by this Board, or (2) approval by the County Mayor of this Resolution and the filing of this approval with the Clerk of the Board.

MIAMI-DADE COUNTY, FLORIDA
BY ITS BOARD OF
COUNTY COMMISSIONERS

HARVEY RUVIN, CLERK

By: _____
Deputy Clerk

Approved by County Attorney as
to form and legal sufficiency.



Dennis A. Kerbel